THE FRUIT OF FOLLY.

ANOTHER BIG INSURANCE COMPANY QUITS KANSAS.

DRIVEN OUT BY WEBB M'NALL.

MUTUAL LIFE, OF NEW YORK, WILL WITHDRAW ITS AGENTS.

Harassed Beyond Endurance Because It Insisted on Its Right to Contest the Hillmon Claim -Statement of Attorney E. F. Ware.

Topeka, Kas., Dec. 23.-(Special.) On account of the attacks of State Insurance Superintendent McNall on insurance companies in general, another big life insurance company to-night announced its in-tention of withdrawing from the state. This time it is the Mutual Life Insurance Company, of New York, one of the strongest companies in the world, and one that has been doing business in Kansas conusly since 1869. On January 1, all of its Kansas agents, twenty-eight in number, will quit writing business. After that date it will simply keep one man in the state to receive premiums on policies already issued.

Following so closely the announcement of the Travelers' to withdraw, the Mutual Life's announcement has caused no end

of discussion here.

It is also giv r out on reliable authority to-night that the Metropolitan Life and the Prudential Life companies, the two largest industrial insurance companies of this country, will also abandon Kansas

Attorneys Gleed, Ware & Gleed and General Agent John E. Lord, of the Mutual Life, to-day received notice from the home office in New York that the company would cease writing Kansas business on Jan-Attorney General Boyle was informally notified of this fact. State Insurance Superintendent McNall will probably receive a formal communication from the head office within the next two or three

One of the Hillmon Companies

The Mutual Life is one of the three Hillmon companies which McNall refused to relicense last March because they saw fit to contest the payment of the Hillmon claim in the federal court. The Mutual Life filed suit to enjoin McNall from interfering with its business in Kansas, and procured a permanent injunction. It was the only compuny of the three which fought its way through the courts. The Massachusetts Mutual ceased doing business altogether New York Life filed a suit similar to the one filed by the Mutual Life, but, for some mysterious reason, dismissed the case before it came to trial. However, it is doing business right along and is not molested in the least, although it has no li-

cense and no injunction.

About the time the Mutual Life got its injunction, Attorney General Boyle com menced quo warranto proceedings in the supreme court to oust it from doing business in the state. It was on the filing of was made by the Populists about the federal authorities being defied, which after ward proved no "defi" at all. This case is

quit the state, so far as new business is concerned, on January 1. The statement has been forwarded to his various agents, with the announcement that their services would not be required after that date. Mr. Lord will maintain an office to receive premiums on old business.
"The company has become tired of being

annoyed in its business by McNall and, in insurance parlance, will quit the state," said he. "I have received notice to that effect. For twenty-eight years the company has done business in Kansas. We have 3,500 policy holders, and after January 1 I will attend only to their premiums We will make no annual report to the Kansas department for 1897. The company will not be under the orders of McNall when that report is due. I don't know whether the company proposes to abandon the Kansas field for all time or not. All I know is embodied in the order received to-day to cease doing new business after January 1." Insurance Superintendent McNall is not in the city, having gone to his home at Smith Center to spend Christmas. His assistant and chief clerk knew nothing about the matter except what they have learned at second hands.

Attorney Ware's Explanation.

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Eugene Ware, attorney for the company in Kansas, made the following statement concerning the matter this evening:

"Last fall the state of Kansas, by its attorney general, brought suit against the Mutual Life Insurance Company to exclude it from the state. The nature of the procedings was what is called in law a quo warranto suit. The Mutual Life Insurance Company claimed to have a right to do business in the state because it had tendered all of the fees due to the office of the superintendent of insurance and had complied with the insurance laws of the state. Superintendent McNall refused to license the company to do business in the state because the company had refused to settle the claims of Mrs. Hillmon, for the reason that the case had not been decided by the courts and was still pending, owing to the disagreements of juries before which it was tried.

"The Mutual Life Company brought suit

"The Mutual Life Company brought suit against Mr. McNall, the superintendent of insurance, to restrain him from interfering with it in the state, claiming that Mr. McNall's reasons for trying to exclude it were not good. The United States court decided in favor of the insurance company and against Mr. McNall and that suit is now noted execut that it has been taken to the

not good. The United States court decided in favor of the insurance company and against Mr. McNall and that suit is now ended, except that it has been taken to the United States court of appeals.

"Pending this appeal, the attorney general has progressed with his quo warranto suit. The company to-day sent word from New York that it would leave the state December 31. By leaving the state, all of the suits tall. The suits brought by the state to exclude the company will have no force because, by the time that suit is decided, the company will because there is no propriety in enjohing the superintendent of insurance from interfering with the company if it has left the state.

"I do not know the reasons that impelled the Mutual Life Insurance Company to leave the state, but I know that it does a very small part of its business in Kansas. Its total policies amount to over \$00.000.000, and are scattered all over the world. The amount of its business done in Kansas, is about 1-160th of its aggregate business, and it probably does not want to be bothered by any more litigation in Kansas, and can devote its energies to better advantage in building up business elsewhere."

WICHITA NATIONAL ASSETS. Judge Foster Refuses to Confirm the

Sale of the Assets to N. F.

Frazer. Topeka, Kas., Dec. 23.—(Special.) The matter of disposing of the remaining assets of the Wichita National bank, now in the hands of the receiver, was presented to Judge Fester to-day. Major Ewing, the receiver, some time since obtained an order from the comptroller of the currency authorizing him to sell the assets to N. F. Frazer, of Eldorado, for a sum sufficient to pay the claims in full, the amount necessary being estimated at \$50,000. The stockholders objected to this sale, and offered

\$31,000 for the assets, also agreeing to pay

all incidental expenses in closing out trust. The receiver insisted that his contract with Mr. Frazer be approved by the court. The court held that, under the instructions of the comptroller, the stockholders had a right to appear and object, and that every cent possible ought to be realized out of the assets, and said he would refer the matter back to the comptroller, and that if he approved of the \$3,000 bid, he would confirm it, and if the comptroller asked him to assume the responsibility of making the sale he would get out of it all he could.

E. B. Jenett insisted that the trust would not only pay 100 cents on the dollar, but that it would pay the full legal rate of interest on all of the claims. He thinks that Frazer would make from \$15,000 to \$20,000 out of the transaction. It now appears that the Wichita National bank was never insolvent, and that for every dollar it owed when it closed it had \$1.25 in assets. The receiver insisted that his contract

Major W N Ewing of Wichita, Kas and his attorneys, Fred Bentley and David Smythe, were at the Coates House last evening. They have been at Topeka attending to business matters before Judge Foster, in the federal court. Major Ewing formerly lived in Kansas City, but President Cleveland made him a national bank examiner and later made him receiver of the Wichita National bank, where he has been for a couple of years. He did the best he could with the assets. Then came dollar wheat, Wichita real estate took a spurt and recently Fred Frazier, of Eldorado, offered to take the remaining assets of the

fered to take the remaining assets of the bank and pay all claims. This would give the depositors dollar for dollar, a result no man dreamed of—even in Wichita when the bank collapsed. Receiver Ewing secured the formal approval of the comptroller to make the sale, and yesterday made an application to Judge Foster, of the federal court at Toreka, completing the sale.

The stockholders who ran to cover when the failure took place appeared yesterday in court protesting against the sale and offering \$1,000 more than Mr. Frazier had put up, and raised such a commotion that the court continued the case to January 3.

"My highest ambition was to be able to pay cut, and I have worked two years on the plan." Major Ewing said last evening, "and now when I have completed the negotiations and have the money on hand and can pay every depositor the face of his claim as soon as the order is made, I find an obstacle in my way."

STAGG BOUND TO HAVE \$200. Brings Suit Against Special Master Clark for Stock Yards Case

Services.

Topeka, Kas., Dec. 23.-(Special.) W. J. Stagg, expert accountant in the stock yards case, has filed suit in the district court here against George W. Clark, special master in the case, for \$200 for services rendered in assisting the special master in getting up his report to Judge Foster. bank account has been attached. When the litigation first began, Attorney Boyle employed Stagg to go ward proved no "defi" at all. This case is set for hearing in the supreme court in January. Just what effect the action of the Mutual Life in withdrawing from the state, as announced to-day, will have on that case is problematical. Some contend that, inasmuch as the company will be "out of the state" when the case comes up, there will be no reason to try the proceedings to oust it from the state, and that the attorney general will have nothing else to do but to dismiss. Mr. Boyle refused to give out anything for publication to-night, but from a friend of his it was learned that it there is any means of keeping the case in court, he will adopt it, and try to get a judgment of ouster, although there will be nothing to oust.

Agent Lord's Statement.

John E. Lord, general agent of the company in Kansas, issued a statement to night to the effect that the company would quit the state, so far as new business is concerned, on January 1. The statement to high the state, so far as new business is some end of the state, and piled it on rather to the state, and that the got more than his services were worth from it.

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Attorney General Boyle employed State of the stock yards company and make some eductions to be used as evidence before Special Master Clark, a through the books of the stock yards com-

Attorney General Boyle was of the same opinion. He claimed that Stagg took advantage of him and piled it on rather heavy. Stagg and Clark finally had a row over the claim, which resulted in Clark putting Stagg out of his office. Stagg was determined to have that \$200, however, and he brought suit against Clark personally to collect it, and tied up his bank account by garnishment proceedings.

MR. LEEDY STILL WAITING. Ins Not Ordered Suit Brought to Col lect Royalty From the Leaven-

worth Coal Company. Topeka, Kas., Dec. 23.-(Special.) It has new been more than a month since State Mine Inspector McGrath reported to the governor that the Leavenworth Coal Com-pany had mined about \$47,000 worth of ceal on state property and recommended that suit be commenced by the state to collect the amount, but so far the governor has not called the attorney general's attention to the matter with a request that an action be instituted. The governor is quoted as saying that he is not thoroughly satis-fied in his own mind that the company owes the state anything. The coal was taken from under the bed of the Missouri owes the state anything. The coal was taken from under the bed of the Missouri river, which McGrath claims belongs to the state. He employed an expert engineer and after an extensive examination of the mines the expert claimed that the company had taken coal of the value stated above from the state's property. McGrath though: the governor would immediately hop in and have suit brought. It was his idea of Populist thunder. But for some reason the governor has failed to hop, and McGrath is greatly disappointed. He is now having the matter looked up by Supreme Court Reporter Clemens, and may take the responsibility himself of bringing the suit.

Other state officials say that the governor was at first inclined to act on the suggestion of the mine inspector, but after a conference with his Leavenworth political friend, John H. Atwood, who is attorney for the coal company, he began to waver, and now is on the verge of a final conclusion that the company doesn't owe the state a cent. Others of the administration who don't stand so close to Atwood may take a hand and institute suit for the purpose of determining the matter.

Woman Barred From a Jury. Fort Scott, Kas., Dec. 23.-(Special.) Miss

Fort Scott, Kas., Dec. 2.—(Special.) Miss Perdue, the young woman who voted for McKinley for president in Wyoming and was drawn as a juror for the district court, cannot serve, as Judge Simons decides that, if she voted in Wyoming, she was not a resident of this county six months prior to the time her name was placed on the list and consequently not a qualified elector, although a taxpayer.

Has Missouri a McXall Also? Topeka, Kas., Dec. 23.—(Special.) Word has been received at the office of State Insurance Superintendent McNall that Superintendent Orear, of the Missouri department, proposes to examine the Travelers' Insurance Company, and if it refuses to submit to an examination he will drive it out of Missouri.

An Accomplished Indian Maiden.

Its total policies amount to over \$80,00,000, and are scattered all over the world. The amount of its business done in Kansas is about 1-160th of its aggregate business, and it probably does not want to be bothered by any more litigation in Kansas, and can devote its energies to better advantage in building up business elsewhere.

Murder in a Crowded Store.

Birmingham. Ala., Dec. 23.—Felix T. Brown, a commercial traveler from Cincinnati, was shot and mortally wounded to day by Alderman Ashford. Brown killed Ashford's brother a year ago. The shooting to-day occurred in a store crowded with ladies making Christmas presents.

Two Kansas Banks to Quit.

Topeka, Kas., Dec. 23.—(Special.) Two banks served notice on the state bank commissioner to-day of their intention to quit business. The Netawaka State bank in Jackson county, has paid off its depositors and all other indebtedness and surrenders

WM. SINGERLY'S PHILADELPHIA IN-STITUTIONS GO UNDER.

LIABILITIES ARE NOT LARGE.

BOTH BANKS LIKELY TO GO INTO VOLUNTARY LIQUIDATION.

Failure Due to Mr. Singerly's Losse on His Indiana Paper Mill-Futile Plan to Prevent Failure by Floating Rec-

ord Stock.

Philadelphia, Dec. 23.-A sensation was created in this city to-day by the announce ment of the suspension of the Chestnut Street National bank, regarded as one of the strongest financial institutions in the city. The suspension carried with it the closing of the Chestnut Street Trust and Savings Fund Company, doing business under the state banking laws. William M Singerly, owner and publisher of the Philadelphia Record, is president of both com

panies, and the same men, with one ex-ception, act as officers and directors. The first information the public received that the banks were in trouble was in the form of a notice posted this morning on the door of the building occupied jointly by two concerns, signed by National Bank Examiner William M. Hart, to the effect that the Chestnut Street National bank had closed its doors pending an investigation of its affairs.

No statement of assets and liabilities is available, but it is stated that the deposits of the Chestnut Street bank amounted to \$1.700,000, and of he trust company to \$1,300,-

Voluntary Liquidation Possible. President Singerly gave out a brief statement to-night in which he said: "We are working to secure the indebtedness of the two banks so that they can go into voluntary liquidation, and thus avoid a receiver-

ship." In this connection, Deputy Comptroller of the Treasury George M. Coffin, who was sent here from Washington by Comptroller Eckels, to-day said: "The matter of putting the Chestnut Street National bank into voluntary liquidation has been taken up by Philadelphia men of great financial ability. Their first step will be to ascertain the value of the assets of the bank. They must first be satisfied that they have value sufficient to warrant them in assuming the indebtedness."

Mr. Coffin will remain here several days aiding the men who have taken upon themselves the task of extricating Mr. Singerly from his financial difficulties. These gentle men are in consultation to-night, and the belief is strong that they will provide the funds necessary for a voluntary liquidation of the two banks.

No Surprise to Bankers

It was know for some time in banking circles that Mr. Singerly's banks were in trouble, and the national bank examiner, it is said, was aware of the condition of affairs. Last night a number of the leading bank officials of the city held a conference lasting until nearly 3 o'clock this morning, considering the matter of raising sufficient money to relieve Mr. Singerly's banks of their distress. It is understood that a proposition to float \$2,000,000 preferred stock of the Philadelphia Record had been practically agreed to when the discovery was made that, because of the involved condition of the trust company's finances, this sum would not be within several hundred thousand dollars of the amount required. Negotiations were, there-fore, declared off, and the banks were forced to the wall. Now it is hoped that the committee which began to-night where the former committee left off, will succeed in satisfactorily adjusting the finances and thus permit the banks to pay depositors

dollar for dollar. The net carnings of the Record last year said to have been \$249,000-more than sufficient to pay dividends on a sum sufficient to pay all of Mr. Singerly's indebted-

ness to the banks. Cause of the Fallure.

The statements of the cause of the failure current here agree with that made by Comptroller Eckels at Washington to-day that it was primarily due to the loss of much money by Mr. Singerly in his unproductive paper mill at Elkton, Md., one of the largest in the country. One statement placed the sum involved at nearly a million dollars. Mr. Singerly also has much noney invested in this and other cities. Rumors were current to the effect that the ownership of the Record would pass from Mr. Singerly, but this he denied, stating positively that he is in absolute control of the paper and will continue at its head. On Monday of this week the Chestnut Street National bank made the following report to the Philadelphia clearing house:

quirements for several weeks. The depos-its on October 5, when the bank reported to the comptroller of the treasury, amount-

ed to \$2,035,856. Steady Runs on the Banks.

The shrinkage in this item, therefore, has cen more than \$300,000 in a little over two months. It is said there have been quiet out steady runs on both banks for several

but steady runs on both banks for several days past.

Of the deposits in the bank the city is represented by \$25,500, and the national government by a large sum; but all of these creditors are believed to be protected.

When the trust company made its last report to the state authorities, on November 15, the deposits amounted to \$1,32,253. A meeting of the directors of the trust company will be held at 10 o'clock to-morrow morning to decide upon a course of procedure. It is believed the state bank examiner will then take formal possession of the institution. State Bank Commissioner Gilkeson was in the office of the company a short short while to-day, and it is stated that he has had the books of the institution under inspection for some time past.

Much sympathy is expressed on all sides for Mr. Singerly. He has occupied such a prominent place in the affairs of the city and the state for years past that the news of his thancial difficulties naturally created a sensation.

Mr. Singerly stated to-night that he had

a sensation.

Mr. Singerly stated to-night that he had received hundreds of telegrams from all over the country expressing the sympathy of his friends. He has borne the strain very well, although he naturally shows in his face and manner the deep concern his troubles are causing him.

Crowds, but No Excitement.

troubles are causing him.

Crowds, but No Excitement.

Crowds were gathered in front of the big granite banking building all day, but all was quiet. A line of policemen kept the people moving. A great number of small accounts were carried by the trust company, and apprehension was expressed that some distress might follow the failure. If the hopes of a quiek settlement are realized, however, all depositors will be paid in full within a short time.

The Chestrut Street National bank was established in June 1877, but was not incorporated until July 3 of the same year. Hon, Robert E. Pattison was its first president, assuming the office when he retired from the governorship. When he again became governor, in 1891, Mr. Singerly succeeded him. The present officers and directors of the bank are: William M. Singerly, president; Isaac Cooper, vice president; Benjamin P. Obdyke, Benjamin A. Van Schaick, John Simmons, Charles A. Porter, Walter T. Bradley and George J. Ziegler, Jr. directors; W. W. Price, paying teller; William Steele, cashier, and J. F. Reardot, notary public.

The officers and directors of the Chestnut Street Trust and Savings Fund Company are: William M. Singerly, president; Isaac Cooper, vice president; Irvin C. Garverick, secretary and treasurer; H. C. Hart, title officer: directors—William M. Singerly, Isaac Cooper, Renjamin Obdyke, Benjamin Van Schaick, John Simmons, Allen B. Borke, Charles A. Porter and Walter T. Bradley.

Savings Bank Affairs.

The condition of the Chestnut Street Trust and Savings Fund Company at the

its charter. The private hank of D. D. Bramwell & Co., at Randall, will wind up its affairs by January 1.

Cold Cure cures colds in the head, and angs, old colds, new colds and obstinate colds, and all forms of grip. Stops sneezing, discharges from all forms on every prevents catarrh, diphtheria, the nose and eyes, prevents catarrh diphtheria, sneumonia, and all throat and lung troubles. These sneumonia, and all throat and lung troubles. These sneumonia, and all throat and lung troubles are absolutely larminess, have pneumonia, and all threat and time troubles. In an eleasant little pellets are absolutely harmless, have laved thousands of lives and prevented much sickness. The Munyon Remedy Company prepare as separate cure for each disease. At all druggists—5 cents a vial. If you need medical advice write Prof. Munyon, 1805 Arch Street, Philadelphia. It is absolutely free.

close of business on November 16, 1897, was lows:
Resources—Cash on hand, \$9,046,59; checks and other cash items, \$92,85,81; due from banks and bankers, \$115,073,03; call loans upon collaterals, \$28,635,56; time loans upon collaterals, \$26,589,52; loans upon bonds and mortgages, \$317,396,49; mortgages, \$172,736,50; real estate, furniture and fixtures, \$218,105,01; overdrafts, \$1,992,77; miscellaneous assets, \$15,512,07. Total, \$1,888,569,38.

Liabilities—Capital stock paid in, \$250,000; surplus fund, \$50,000; undivided profits, less expenses and taxes paid, \$22,35,61; deposits, subject to check, \$85,750,92; deposits, special, \$635,502,94; miscellaneous liabilities, \$14-629,48. Total, \$1,858,659,38.

Amount of trust funds uninvested, \$13,794,54; amount of trust funds uninvested, \$100,000, covering William M. Singerly's reality in Gwynedd township was placed on record here this afternoon. The mortgage is H. G. Hart, of Philadelphia, and the instrument is dated March 21, 1837, The rate of interest is 6 per cent. The properties covered by this mortgage are farms of 116, 9, 98, 51, 32, 30, 102, 72, 82, 33 and 5 acres, respectively; three lots of six acres each and one lot of two acres, making a total of 728 acres in a high state of cultivation. Resources-Cash on hand, \$2.016,59; checks

No Other Banks Involved. Washington, Dec. 23.—Comptroller Eckels said this afternoon that no other banks were involved and that in his judgment none would be affected by the failures. Mr. Eckels and Mr. Hart, the bank examiner in charge, had a conversation late this afternoon over the long distance telephone. Mr. Hart said that a joint meeting of the directors of the two failed concerns, with Mr. John C. Bullitt, who is acting as counsel for the department; Mr. Goffin, the deputy comptroller, and himself, was then in progress and that they were working on a plan to bring about voluntary liquidation with reasonable hope of success. Among the directors present were several men of large means and it was hoped that a dinal settlement on this basis ultimately would be secured.

EXPERIENCES WITH SUMNER. Captain Tobin Tells of His Acquaintance With the Massachusetts

Statesman. From the Washington Post. "I had two experiences with Senator Charles Sumner, the noted Massachusetts statesman," said Captain John M. Tobin, at the Ebbitt. "The first was when as adjutant of the Ninth Massachusetts infanjutant of the Ninth Massachusetts infantry, I rode in from camp near Falls Church, Va., in the winter of 1861-62, to invite him to a Christmas dinner, for which the officers had subscribed generously, and at which he was to be the guest of honor. I found him in the midst of a banquet that he was giving to some foreign diplomats, but he came out to see me promptly and never did he appear in a more gracious mood. He talked about the situation in his usual captivating way, and asked me many questions regarding camp life and its duttern did not situated our dinner, but urged me not to fail to visit him whenever I came to the capital.

capital.

"The next time I was in Washington—June, 1864—my right arm was in a sing from an ugly wound occasioned by a piece of shell, and with me was Lieutenant M., a bright young officer, who rose from the ranks, but who was then in a worse condition than myself. He was nursing the stump of his right arm that had been taken off at the battle of the Wilderness. My friend was feeling pretty blue at having to go home minus his arm, for he knew it would be a sad handicap to him through life. Then all at once I thought of Mr. Sumner and his pressing invitation to me to come to see him. Perhaps he would feel pity the wounded young soldier from his own state, and get him something to do in Washington. Forthwith we marched to the senator's apartments, and found him in a large room, where half a dozen clerks were busy as bees addressing and mailing his speeches, great piles of which were heaped upon the floor.

"Never in my life was I so taken aback as by the greeting he gave us. He rose from his seat the very picture of dignity next time I was in Washington-

"Never in my life was I so taken aback as by the greeting he gave us. He rose from his seat the very picture of dignity and frigidity, and listened to my plea for the lieutenant, and my reminder of his invitation, with the air of an ice-robed statue. Really, he didn't appear to hear what I was saying, for all the time his gaze wandered to those piles of speeches. Well, the long and short of it was that he was so busy looking after the rights and welfare of the emancipated slaves that he had no time for anything else. Then he escorted us to one of the heaps and loaded our left arms with a big stack of the precious documents that related to the colored brother whom we had lached to free.

related to the colored brother whom we had helped to free.

"Then he bowed us out with the same screech hauteur and resumed his labors with clerks. We didn't know whether to laugh or swear, but we didn't go many feet beyond the threshold of his house ere we dumped all those pleas for the freedmen into the gutter, and since then I've never put faith in the word of a great man."

PLUCKY AMERICAN GIRL.

She Knows How to Meet Prosperity and Can Rise Superior to Adversity.

From the Boston Herald. The American girl is the type of courage, Independence, cleverness, intellect, all toned down and sweetened by a refined womanliness, the whole a delightful and delicious combination. She knows how to meet prosperity, and how to wrestle with meet prosperity, and how to wrestle with untoward circumstances. The first seldom spoils her, the latter rarely conquers her. As a rule, she will rise superior to adversity, and come up with brave eyes and smiling lips, even if there are tears in the one and a quiver about the other. If she is bruised, few know it. She hides the pain and hurt under a gay exterior, and the world never knows how deep is the suffering.

the world never knows how deep is the suffering.

It is a delight to help such a girl. One can't do it in tangible form; it has to be done adroitly. All she wants is opportunity; given that and she will prove the stuff that is in her. And she makes opportunity out of such seemingly unpromising material. One has only to follow the record of feminine achievements in the world of labor to discover that. The list of her endeavors is not yet full, but it is growing constantly. Not only has she gone into the fields already open, but she is finding new ones, and that, too, in the most unpromising places. Nothing daunts her; she goes on in a matter of fact way, not aggressively, but quite as a matter of course, and wherever she is found no one expresses surprise at her presence. The day for that has passed long ago. One rather expects to find her everywhere, and her absence is disappointing.

NOTHING FOR CIGARETTE FIEND Farmer Seaton Made That an Express Condition in Drawing

Up His Will. The heirs of George G. Scaton, a farmer and pioneer settler of Rockford, Ill., who died a few days ago, must not become ciga-rette smokers if they wish to receive their

legacies under his will, Mr. Seaton was widely known as a man of many eccentricities, but those were chiefly concerning his religious views. He was very devout, and smoking and drink-ing he held to be sins that could not be

ing he held to be sins that could not be condoned by any religion. He had a deeprooted horror of the cigarette habit, and never lost an opportunity to wage war against it, either in public or among his friends and relatives.

He left an estate worth about \$50,000. The principal legatees under the will are his daughter, Mrs. Alice Crunke, and his son Arthur. To four nieces and six nephews he bequeathed sums ranging from \$100 to \$200 cach, with the following proviso:

"It is hereby to be expressly understood that if any of the legatees above named shall use to excess either cigarettes or alcoholic liquors, that portion which was to go to them shall go to some charitable institution that my executors shall determine."

mine.

This will has been admitted to probate.
All of the heirs, it is said, are of Mr. Seaton's views concerning clearette smoking and liquor drinking. Really Impossible.-Tommy-"Paw, what is an extraordinary session of the legis-lature?" Mr. Figg-"One in which no fool bills were passed would be very much that kind."-Indianapolis Journal.

CHARMED BY A SNAKE.

DR. BRAYMAN'S NARROW ESCAPE IN AN AMAZON FOREST.

Saved by His Native Guide-How a Gaucho's Scheme of Murder Was Frustrated-Hypnotism an Intuitive Force.

From the New York Sun. What in modern days we have called hypnotism is a thing which, under one name or another, or unnamed, has existed as long as animate life in the world," said Dr. A. G. Brayman, who has devoted considerable study to hypnotism both as an abstract science and in its bearing on medical practice. "In the most ancient histories we have evidences of this force in the belief in the power of certain men to bewitch others, which in the Latin races survives in the fear of the evil eye. And from the earliest times in civilized ural communities, as among all savage people, the belief in witch doctors-m and women who cure allments by incantations of one sort or another-has prevalled. No doubt these occult healers often accomplish all they profess; and the secret of the cure is the hypnotic influonce they exercise upon the mind of the

patient 'In lower forms of animal nature we "In lower forms of animal nature wo find manifestations of this power in the charming of birds and animais by snakes. The thing that led me first to study this subject was when in boyhood I saw a frog fascinated by a snake. The snake, which was about three feet in length, of a non-venomous species, lay coiled by the road-side, its head resting upon its coils, the forked tongue darting from its mouth, while its eyes were fixed on the frog, which sat motionless gazing on the snake a foot away. This was as they were when I found them; how they came together I could not tell. There apparently was nothing to prevent the frog from hopping away out of danger, but he chose to squart there within reach of his inveterate enemy. I had an errand that took me a mile beyond. I left the two as they were ald my errand, and hurried back. The snake had retreated into the long grass, where I found it with the frog was fally alive, but was making no resistance or attempt to get away from the snake.

Unable to Move. find manifestations of this power in the

Unable to Move. "Ten years later, on the Amazon river, I had a starting evidence of the hypnotizing power of the snake family. In my occupation of collecting bird skins for mounting I was treading a forest path, carrying in hand a gun toaded with very time bird shot, while my Indian guide followed, carrying a heavier gun charged with buckshot, to use in case we should mounting I was treading a forest path, carrying in hand a gun ioaded with very fine bird shot, while my Indian guide followed, carrying a heavier gun charged with buckshot, to use in case we should come upon a deer or a jaguar. A bird of brilliant plumage flew into a tree which overhung the path, and as I peered into the foliage trying to discern the bird I became aware of something swaying before my eyes and a flashing of prismatic colors, producing on me something of the impression of a kaleidoscope. So unobtrusively had this thing come into view that it dawned only slowly on my mind, preoccupied with the search for the birl, that the object so softly reached toward me was the head and six feet of the neck and body of an enormous water boa. From its mouth the forked tongue was shooting and vibrating and changing lights were from its eyes bent upon me. With my cocked gun in my hand I did not think to use it or to run away, but stood gezing, literally spelhound, as the snake, slipping from the bough on which it lay, advanced its head toward me.

"I heard my guide shout from behind me. The snake's head drew back with an angry hiss as the Indian crowded past me, raising his gun to his shoulder as he did so, and with the loud crack, crack! of the two barreis he seized me with both arms and rushed me back away from the place. Then I saw the snake, which had dropped from the three, writhing and twisting in the path—an immense fellow, twenty-eight feet long and of girth in proportion. Its head was shattered by the two charges of buckshot, but the convulsions of the body were enough to show the reptile's enormous strength and give an idea of how I should have fared if once it had thrown its colis around me. The boa would have done this in a few moments more, the guide told me, and if he had not rushed to my aid I would have stood still, fascinated, and never stirred to avoid my fate. In other words, the snake had charmed or hypnotized me beyond all power of restance or retreat.

A Gaucho's Reveuge.

A Gnucho's Revenge.

or hypnotized me beyond an power of resistance or retreat.

A Gaucho's Revenge.

"The two episodes just related were in my own experience. A third case, illustrating the human power of hypnotizing, with an unfriendly purpose, occurred with a friend of mine, named Jerome Parker, who at the time was residing as a sheep ranchman in the Argentine Republic. He had in some way offended a gaucho, as the cowboys of the pampas are called—a race of wild riders of mixed Spanish and Indian descent, with the vengeful and bloodthirsty characteristics of both strains of ancestry—and, unknown to my friend, the gaucho had determined to kill him. The time and place that he selected for carrying out his design was a holiday festival in a little town called Santa Clara. Parker was there, but as, after the fashion of ranchmen at that time in the pampas, he carried a pistol in open view, and moreover had friends with him likewie armed, the gaucho thought it too risky to try the business with his knife and so resorted to his other deadly weapon, the lasso. But to use this effectively it was necessary to catch my friend off his guard and the first effort of the gaucho was to engage his attention.

"During the first part of the day, there were tricks and games by horsemen and other performances in skill to amuse the crowd. At last the gaucho referred to, dismounting from horse and taking his position in front of Parker, began a performance with his lasso. He had two musicians as accompanists and, to the strains of a weird air played in slow time on a guitar and an Indian drum, he made the rope writhe and roll on the ground before him in endless coils like a thing alive, then swung it above his head in loops and spirals, his feet at the same time keeping step with the music. Without missing step, and with lasso still twirling he set foot into his stirrup and swung himself upon his horse's back; then, as the crowd about forth, straight as an arrow from his hand, and the loop settled about the shoulders of Parker.

"With a yell the gaucho

Saved by an American.

the loop settled about the shoulders of Parker.

Saved by an American.

"With a yell the gaucho wheeled his horse and set spurs to him, intending to drag Parker to death while making good his own escape. Parker was jerked from his feet a yard into the air at the first jump of the horse, falling heavily to the ground, with both arms pinioned by the lasso. He was powerless to help himself, but as luck would have it a wagon drawn by eight mules, which was crossing the piaza, lay right across the gaucho's path, and as he turned to pass around it an American in the crowd with a revolver shot the horse through the shoulder, bringing him to the ground. The gaucho slipped from the animal's back as it fell, and, drawing his knife, started for Parker, when the American shot him twice, through the leg and the body, stopping him. Parker was insensible when picked up, but was not seriously injured. The gaucho died of his wounds.

"The thing that particularly interested me in this episode, as a hypnotist, was the carefully planned and well executed method which the gauche took to fix the attention of his intended victim, and the friends about him, upon the performance with the rope, leaving himself free to carry out his design of murder without hindrance—and he would have succeeded had it not been for the unforeseen accident of the wagon blocking the way.

"In duels in all ages, in the 'working up of a drop' by frontier desperadoes in the far West, in every poker game in which expert players are engaged, the exercise of hypnotic influence is involved, the person possessing the stronger will or magnetic force using his power for intimidating or otherwise influencing the other. The revolving mirrors and other equipment of the professional hypnotist are mechanical aids for predisposing a subject to yield to the same influence, which an attentive observer may see exercised in the whole round of animal life without much help."

One Woman's Living.

One Woman's Living.

The professional packer is not an absolutely unknown person, since she exists in certain communities and makes a very good living at her speciality, which consists in packing, for persons who desire her services, anything from a steamer trunk to huge boxes of household goods.

There is in Chicago one woman who has made a good living by this means for oversix years. She calls herself a "scientific packer," and by means of this "science; she has supported and educated three children and laid up a nice little sum in the bank for the proverbial rainly day, against whose dull discomfort every woman wishes to guard herself.

A Flank Movement.

From the Detroit Free Press.
"The Perkinses are going to save enough
this winter to go to Europe in the spring."
"How will they save it?"
"Their son is studying plumbing."

RACE WITH A WATERSPOUT. Passengers on a Mexican Train Have

a Thrilling Experience.

From the Mexican Herald. Recently there was a race run between a passenger train on the Interoceanic and a waterspout. The race was declared a draw, as the train escaped from the immediate effects of the waterspout, which burst against the crest of a mountain, but the immense volume of water poured down the

effects of the waterspout, which burst against the crest of a mountain, but the immense volume of water poured down the mountain side along the roadbed, and finally caught up with the train and inundated it so that the passengers had to be taken off in handcars.

The particulars of this unique race are highly interesting. It was the daily passensenger train from Puebla to this city, and a large number of passengers were aboard. About 4:30 o'clock the sky became suddenly covered with masses of black clouds. An inky waterspout culebra, as it is called by reason of its resemblance to a writhing serpent, hung from the heavens and advanced rapidly in the track of the moving train. There was great excitement among the passengers. The people in the third class coach, who had the best view of the panic aboard his train he decided to show the rulebra his heels. Then began the pretiest race on record, with the lives of a load of passengers as the stakes. Upgrade, downgrade, around sharp curves, across bridges and over the levels flew that passenger train, with the waterspout just behind and gaining just a little.

The train entered a canyon, turned a curve, and at the same moment the chasing culebra came to grief high up the mountain side. The water poured down the slope in raging torrents, and as the train emerged from the other side of the gorge a vast sheet of water, bearing trees, rocks and all kinds of debris on its bosom, threatened to engulf it. Wider the engineer saw the danger and reversed the lever and applied the brakes. The engineer saw the danger and reversed the lever and applied the brakes. The engineer lead down the embankment, but the rest of the train, including the tender, remained on the track.

The next moment the mass of water struck the now stationary train and flooded it to the level of the platforms. The passengers and crew were helpless to do more than look out to see what had become of the engineer and threman, supposing them killed. But they both scrambled, or rather swam, out of the window of on the train.

on the train.

This happened in the vicinity of San Antonio Capulalpam, state of Tlaxcala. A relief train was dispatched to a point as near as it could get and the passengers and crew of the shipwrecked train were transported in handcars and brought on to Mexico, arriving here only four and one-half hours late, and with an experience which none of them will ever live long enough to forget, and which, had it not been for the presence of mind of a nervy engineer, none of them would in all probability have lived to remember. lived to remember.

GALLANT CONDUCT OF PIPER. nstances of Bravery Shown in Per-

flous Quarters by Gordon Musician.

From the London Chronicle. There have been several instances of There have been several instances of bravery similar to that of the gallant Gordon piper at Dargal, who continued to play after both his legs had been cut off. One of these, which occurred during the Feninsular wars, was almost identical with that of the capture of the Dargai ridge. It was at Vimiera, when the then Seventy-first Highlanders hurled themselves against the French as a counter stroke to the attempt of Kellerman to recover six cappured guns, and drove back their assallants in headlong rout. When the Highlanders were advancing Piper Stewart, of the grenadier company, fell, his thigh being broken by a musket shot. Yet he refused to quit the field, and sitting on a knapsack, continued to inspire his comrades with a pibroch, saying, "De'll ha'e me, lads, if ye shall want for music!" For this he received a handsome stand of pipes form the Highland Society of London.

Again, there is the historical incident of Pipe Major Mackay, who, when his regiment had formed square to receive a charge of French cavalry at Waterloo, stepped outside the square and strode round the bayonet bristling ranks playing his most inspiriting pibroch in the presence of his comrades—an incident which forms the subject of one of Mr. Bogle's finest battle pictures, exhibited at the academy a year or two ago. bravery similar to that of the gallant Gor-

Matchmaking Men.

In the wilds of Kerry the men manage the business. Thus Mr. Thomas Marshali, carman, of Ballymacelligott, wished to get his son married. He was willing to give him "sixty acres of land, eight cows and a neat house," but besides a wife for his son he wanted something in return. To Marshall came Mr. Tom McEllestrim, farmer, of Ahane. "I have a girl with £190 for your son," said Tom. "All right," replied Marshall, and the thing was arranged, provided "the boy liked the girl and the girl liked the boy." They did, and Marshall and McEllestrim, with their respective "factions." met in Pat Sullivan's public house to settle accounts. McEllestrim duly produced the £100, "but," says Marshall. "when my faction had gone he snapped back £10 of it." Last week Marshall sued McEllestrim at Traise quarter sessions for the £10, "due on foot of a marriage agreement." Judge Shaw gave a decree against the defendant for that amount.

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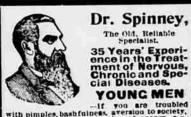
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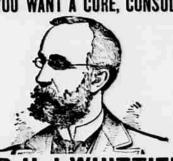
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